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Review, Make Changes to Medicare Advantage Plans by March 31

Insurance Commissioner Mike Causey and SHIIP, the Seniors' Health Insurance Information Program, remind seniors who have Medicare Advantage plans to review their coverage and make changes to their plans during the Medicare Advantage Open Enrollment Period in North Carolina, which runs from Jan. 1, 2025, to March 31, 2025.

"Our health can change significantly in a very short period of time," Commissioner Causey said. "If you have a Medicare Advantage Plan, now is the right time to make sure you have the plan that best meets your needs."

If you're unhappy with your Medicare Advantage Plan (Medicare Part C), you have options. Each year, there is a Medicare Advantage Open Enrollment Period from Jan. 1 to March 31. During this time, if you're in a Medicare Advantage Plan and want to change your health plan, you can do one of these:

- Switch to a different Medicare Advantage Plan with or without drug coverage.
- Go back to Original Medicare and, if needed, also join a Medicare Prescription Drug Plan.

If you switch Medicare Advantage Plans or go back to Original Medicare with or without a Medicare drug plan, your new coverage will start the first day of the month after your new plan gets your request for coverage. Keep in mind, if you go back to Original Medicare now, you may not be able to buy a Medicare Supplement Insurance (Medigap) policy.

For assistance with Medicare questions, contact SHIIP in Anson County at Grace Senior Center, 704-694-6616. Or you can call 1-855-408-1212 Monday through Friday from 8 a.m. to 5 p.m. to speak to a SHIIP counselor. The Medicare Plan Finder can also help you find, compare and enroll in a new Medicare Advantage Plan or a Medicare drug plan in your area. You can also call 1-800-MEDICARE (1-800-633-4227) for help. TTY users can call 1-877-486-2048.

The Medicare Advantage Open Enrollment Period is only for people who are currently enrolled in a Medicare Advantage Plan. If you have a Medicare Advantage Plan and want to change your plan, check out your options today. Remember, the Medicare Advantage Plan Open Enrollment Period ends March 31.

For more information about SHIIP and the Medicare Open Enrollment Period, call 1-855-408-1212 or visit www.ncshiip.com.

NC Child Releases New Report on Child Oral Health

NC Child, a statewide child advocacy nonprofit, released a new report detailing key challenges around child oral health in North Carolina. The report, "Teeth Talk: Lessons from a Listening Tour on Child Oral Health Outcomes and Access in North Carolina," (ncchild.org/teeth-talk) compiled findings from a 20-stop tour that engaged parents, dental care professionals, public health officials, and school district personnel in conversations about local struggles around this issue.

"Children with poor oral health are more likely to have difficulties learning and concentrating in school, and they're more likely to miss days of school," said NC Child Executive Director Erica Palmer Smith. "Understanding and addressing the challenges families face when accessing oral health care means that not only can we improve child health outcomes, but we can improve learning outcomes too."

While many measures around child oral health outcomes have worsened since COVID, outcomes were trending in the wrong direction leading up to 2020, as many of the barriers to oral health care access in North Carolina existed prior to the pandemic. In the 2022-2023 school year, nearly 1 in 5 North Carolina children had untreated tooth decay. According to NCDHHS, dental decay is the most common chronic childhood disease and is largely preventable through routine dental care.

"We know that routine care is important for bright, healthy smiles, but we learned on the listening tour the extent to which children and families in North Carolina face barriers to oral health care because of provider shortages, insurance issues, knowledge gaps, and overall costs," said Smith. Participants in NC Child's listening tour also noted that social determinants of health like food insecurity, transportation, low incomes, and housing costs also stand out as substantial barriers to oral health care access.

"Teeth Talk" outlines these challenges in greater detail, but the report also provides three key recommendations for improving oral health access and outcomes for children and families in North Carolina: 1) expanding school-based oral health programs, 2) increasing access for Medicaid patients, and 3) improving parent education around oral health.

"Teeth Talk: Lessons from a Listening Tour on Child Oral Health Outcomes and Access in North Carolina" is available online at ncchild.org/teeth-talk as a resource for policymakers, parents, oral health providers, and community advocates.

"Every child in North Carolina deserves a healthy childhood and a vibrant future," said NC Child Executive Director Erica Palmer Smith. "We can make this a reality for our state's more than 2 million children by advocating for policies that improve oral health outcomes and access to care."

Top 5 Scams of 2024 in NC

The Better Business Bureau (BBB) Serving Southern Piedmont and Western North Carolina has released its list of the Top Five Scams of 2024, highlighting the most common schemes targeting consumers and businesses in the region. This year's report underscores the increasing sophistication of scammers, with fraudsters leveraging new technology and social engineering tactics to deceive victims. The BBB's findings aim to educate the public on emerging threats, providing critical insights into how these scams operate and offering practical tips to avoid falling victim.

Top 5 scams of 2024

1. Online Purchases These scams typically involve the purchase of products and/or services where the transaction occurs via a website or other online means. Scammers use technology to offer attractive deals, but once the payment is made, no product or service is delivered. In some cases, fraudsters send low-quality or counterfeit products. Read our online purchase scam prevention tips at: bbb.org/online-purchase-overpayment.

2. Phishing/Imposter Scams In these schemes, scammers impersonate a trustworthy entity, such as a bank or mortgage company, and employ communications to mislead recipients into providing personal information that the scammer will use to gain access to bank accounts or steal recipients' identity. This type of scheme can also happen within the workplace as an email coming from the CEO, accounting department, or other member of management seeking personal information. Read our phishing scam prevention tips at: bbb.org/phishing-scam.

3. Employment Job applicants are led to believe they are applying for or have just been hired for a promising new job when instead they have given personal information via a fake application or money to scammers for "training" or "equipment." In another variation, the victim may be "overpaid" with a fake check and asked to wire back the difference. Read our employment scam prevention tips at: bbb.org/job-scam.

4. Debt Collections Phony debt collectors harass their targets to get them to pay debts they don't owe. Read our debt collection scam prevention tips at: bbb.org/debt-collection-scam.

5. Sweepstakes / Lottery / Prizes Victims are tricked into thinking they have won a prize or lottery jackpot but must pay upfront fees to receive the winnings, which never materialize. Sometimes this can involve a fake check and a request to return a portion of the funds to cover fees. Read our sweepstakes/lottery/prizes scam prevention tips at: bbb.org/lottery-scams.

Scams undermine trust in the marketplace, distort the level playing field, and siphon money from legitimate transactions that could benefit both consumers and businesses, thus impeding economic growth. A healthy marketplace requires empowered and knowledgeable consumers and principled businesses that are proactively working to stop scammers and to foster trustworthy relationships.

Consumers can visit BBB.org/ScamTracker to report scams they have seen or personally experienced.

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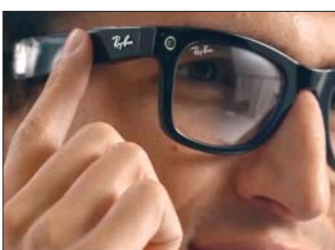
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